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Biden-Harris Administration Extends Student Loan Pause Through May 1, 2022

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Contact: Press Office, (202) 401-1576, press@ed.gov (<mailto:press@ed.gov>).

Today, the U.S. Department of Education announced a 90-day extension of the pause on student loan repayment, interest, and collections through May 1, 2022. The extension will allow the Administration to assess the impacts of the Omicron variant on student borrowers and provide additional time for borrowers to plan for the resumption of payments and reduce the risk of delinquency and defaults after restart. The Department will continue its work to transition borrowers smoothly back into repayment, including by improving student loan servicing.

"Since Day One of this Administration, the Department has focused on supporting students and borrowers throughout the pandemic and ensuring they have the resources they need to return to repayment successfully," said U.S. Secretary of Education Miguel Cardona. "This additional extension of the repayment pause will provide critical relief to borrowers who continue to face financial hardships as a result of the pandemic, and will allow our Administration to assess the impacts of Omicron on student borrowers. As we prepare for the return to repayment in May, we will continue to provide tools and supports to borrowers so they can enter into the repayment plan that is responsive to their financial situation, such as an income-driven repayment plan. Students and borrowers will always be at the center of our work at the Department, and we are committed to not only ensuring a smooth return to repayment, but also increasing accountability and stronger customer service from our loan servicers as borrowers prepare for repayment."

The pause on student loan payments will help 41 million borrowers save \$5 billion per month. Borrowers are encouraged to use the additional time to ensure their contact information is up to date and to consider enrolling in electronic debit and income-driven repayment plans to support a smooth transition to repayment. More information can be found at StudentAid.gov.

Today's action is one of a series of steps the Biden-Harris Administration has taken to support students and borrowers, make higher education more affordable, and improve student loan servicing, including providing nearly \$13 billion in targeted loan relief to over 640,000 borrowers. Actions within that include:

- Revamping the Public Service Loan Forgiveness program in October, which has already provided \$2.4 billion in loan relief to 38,000 borrowers. As part of that effort, the Department implemented (https://www.ed.gov/news/press-releases/fact-sheet-public-service-loan-forgiveness-pslf-program-overhaul?utm_content=&utm_medium=email&utm_name=&utm_source=govdelivery&utm_term=) a Limited PSLF Waiver to count all prior payments made by student borrowers toward PSLF, regardless of the loan program.

Borrowers who are working in public service but have not yet applied for PSLF should do so before October 31, 2022, and can find out more at [StudentAid.gov/PSLF](https://studentaid.gov/PSLF).

- Providing \$7.0 billion in relief for 401,000 borrowers who have a total and permanent disability.
- Approving \$1.5 billion in borrower defense claims, including extending full relief to approved claims and approving new types of claims.
- Providing \$1.26 billion in closed school discharges to 107,000 borrowers who attended the now-defunct ITT Technical Institute.
- Helping 30,000 small business owners with student loans seeking help from the Paycheck Protection Program.

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